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FROM: Howard Sobelman PHONE: 602-382-6228

RE: U.S. Serial No. 09/827,031

## MESSAGE:

Amendment and Reply (6 pgs.)

Thank you.

Howard Sobelman

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ORIGINAL DOCUMENT: Will not be sent NUMBER OF PAGES (Including Cover): 05

CONFIRMATION NO.: CLIENT MATTER NO.: 40655.1000

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Date: August 5, 2005By: Nehemiah A. Mic**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE****PATENT**

Applicants:	Boyle, et al.	Docket No.:	40655.1000
Serial No.:	09/827,031	Examiner:	Timothy M. Harbeck
Filed:	April 5, 2001	Group Art Unit:	3628
Title:	SYSTEMS, METHODS, AND DEVICES FOR SELLING TRANSACTION ACCOUNTS VIA A WEB-BASED TOOL	Confirmation No.:	4847

**AMENDMENT AND REPLY**

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Office Action dated June 23, 2005, of which this Reply is within the shortened three month statutory period for reply, please amend the above-identified application as follows:

**Amendments to the Claims** are reflected in the listing of claims, which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 4 of this paper.

AXP Matter No. IP200002257

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PAGE 27 \* RCVD AT 8/5/2005 4:44:08 PM [Eastern Daylight Time] \* SVR:USPTO-EFXRF-6/24 \* DNIS:2738300 \* CSID:602 382 6070 \* DURATION (mm:ss):02:06